Docket No.: 1614.1358   Serial No. 10/644,065

IN THE SPECIFICATION:

The specification as amended below with replacement paragraphs shows added text with <u>underlining</u> and deleted text with ~~strikethrough~~.

Please REPLACE the paragraph beginning at page 10, line 18, with the following paragraph:

FIG.1 is a diagram showing an example of a configuration of a mobile phone in ~~that~~ <u>which</u> the present invention is implemented.

Please REPLACE the paragraph beginning at page 10, line 21, with the following paragraph:

The mobile phone in FIG.1 includes a sending/receiving part 11, a signal processing part 13, a voice signal interface part 15, an input/output interface part 17, an IC card interface part 19, a controlling part 21, a storing part 23, a microphone 25, a speaker 27, an input unit 29, an ~~oOutput~~ <u>output</u> unit 31, an IC card 33 for settlement, and a SIM card 35. The sending/receiving part 11 sends and receives a signal of data or voice in the mobile phone, and includes a radio part and a baseband part. The signal processing part 13 processes a predetermined signal under control of the signal of data or voice by the controlling part 21. The voice signal interface part 15 outputs a voice signal from the speaker 27 and inputs a voice signal from the microphone 25. The input/output interface part 17 serves as an interface for input and output data. The IC card interface part 19 includes an IC card driver, and serves as an interface with the SIM card 35 and the IC card 33 for settlement. The controlling part 21 controls the sending/receiving part 11, the signal processing part 13, the voice signal interface part 15, the input/output interface part 17, the IC card interface part 19, and the storing part 23, and operates the mobile phone as a mobile phone including a predetermined function. The storing part 23 stores software for realizing a function of the IC card 33, software for utilizing the SIM card 35 and the IC card 33 for settlement, and software for changing settings of the IC card 33 for settlement and the SIM card 35. The input unit 29 inputs a signal to the controlling part 21. The output unit 31 is a display unit and displays a result processed by the signal processing part 13. For example, the IC card 33 for settlement is a credit card including an IC and is an IC card for settlement to be used by inserting into a mobile device. This IC card 33 for settlement can be supported for a specified credit company or for a plurality of credit companies. Alternatively, this IC card 33 for settlement can be an IC card such as a prepaid card storing cybermoney.

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Furthermore, this IC card 33 for settlement can be an IC card supporting other service. As described above, the SIM card 35 is an IC card that is used by inserting into the mobile device, and stores information (subscriber ID and a like) concerning a user of the mobile device and information of speed dials and a telephone book are stored.

Please REPLACE the paragraph beginning at page 12, line 14, with the following paragraph:

As described above, the application management number is given for each application version for each user for each credit company which whose service is utilized.